

Information to identify the case:		
Debtor 1	Caroline A Carino	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 23-11154-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Caroline A Carino

6/18/25

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Caroline A Carino
Debtor

Case No. 23-11154-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jun 18, 2025

User: admin
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Caroline A Carino, 3061 Edwin Avenue, Apt 4G, Fort Lee, NJ 07024-4810
519835603	+ 1170 Apartment Corp, 3030 Edwin Avenue, Fort Lee, NJ 07024-3442
519835636	+ FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835647	+ New Jersey EZ Pass Customer Service Cent, PO Box 52002, Newark, NJ 07101-8202
519835648	+ PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 18 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 18 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519835604	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 18 2025 21:07:44	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835606	+ EDI: GMACFS.COM	Jun 19 2025 00:39:00	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
519835607	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 18 2025 20:49:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
519835608	+ Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 21:08:11	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
520094721	EDI: MAXMSAIDV	Jun 19 2025 00:39:00	Advantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville, TX 75403-3001
519835609	+ EDI: BANKAMER	Jun 19 2025 00:39:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835611	+ EDI: TSYS2	Jun 19 2025 00:39:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835613	+ EDI: CAPITALONE.COM	Jun 19 2025 00:39:00	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835615	+ EDI: JPMORGANCHASE	Jun 19 2025 00:39:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298
519835617	EDI: CITICORP	Jun 19 2025 00:39:00	CITIBANK NORTH AMERICA, CITIBANK SD

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519835618	+ EDI: CITICORP	Jun 19 2025 00:39:00	MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
519835619	+ EDI: WFNNB.COM	Jun 19 2025 00:39:00	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519835620	EDI: WFNNB.COM	Jun 19 2025 00:39:00	COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519835621	+ EDI: CITICORP	Jun 19 2025 00:39:00	COMENITY CAPITAL/IKEA, ATTN: BANKRUPTCY, PO BOX 18125, COLUMBUS, OH 43218
519886999	EDI: CITICORP	Jun 19 2025 00:39:00	COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500
520184525	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 18 2025 20:48:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520184524	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 18 2025 20:48:00	Crosscountry Mortgage, P.O Box 619096, Dallas, 75261-9741, Crosscountry Mortgage, P.O Box 619096, Dallas 75261-9096
519835622	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 18 2025 20:49:00	CROSSCOUNTRY MORTGAGE, INC/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519896839	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 18 2025 20:49:00	Crosscountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519835635	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 18 2025 20:49:00	DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY, ATTN: BANKRUPTCY, 1 CORPORATE DR. ST 360, LAKE ZURICH, IL 60047
519835643	+ Email/Text: bankruptcy@greenskycredit.com	Jun 18 2025 20:49:00	GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342-4796
519835644	+ Email/Text: bankruptcy@greenskycredit.com	Jun 18 2025 20:49:00	GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796
519878218	Email/Text: bankruptcy@greenskycredit.com	Jun 18 2025 20:49:00	Greensky, LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
519835645	^ MEBN	Jun 18 2025 20:49:43	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, P.O. BOX 548, TRENTON, NJ 08625-0548
519835646	EDI: IRS.COM	Jun 19 2025 00:39:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
519852624	+ Email/Text: RASEBN@raslg.com	Jun 18 2025 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519893800	EDI: PRA.COM	Jun 19 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
519835649	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 18 2025 21:08:24	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835651	+ EDI: SYNC	Jun 19 2025 00:39:00	SYNCB/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835652	+ EDI: SYNC	Jun 19 2025 00:39:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835653	+ EDI: SYNC		

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519835654	+ EDI: SYNC	Jun 19 2025 00:39:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519835655	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 19 2025 00:39:00	SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519861626	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 18 2025 20:49:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001
519835656	Email/Text: bankruptcies@uplift.com	Jun 18 2025 20:48:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519835657	+ EDI: CAPITALONE.COM	Jun 19 2025 00:39:00	UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085
			WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519835605	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835610	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835612	*+	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835614	*+	CAPITAL ONE, ATTN: BANKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835616	*+	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298
519835623	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835624	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835625	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835626	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835627	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835628	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835629	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835630	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835631	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835632	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835633	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835634	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835637	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835638	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835639	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835640	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835641	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835642	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835650	*+	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835658	*+	WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
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Marie-Ann Greenberg	magecf@magtrustee.com
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Russell L. Low	on behalf of Debtor Caroline A Carino ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
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U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov
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TOTAL: 4